AMENDMENTS TO THE CLAIMS

Applicant respectfully requests the following amendments to the claim set:

1.   (currently amended) A method for encouraging the presentation <u>by a business</u> of a series of unpaid debts to a collection agency, the method comprising the steps <s>for</s> <u>of</u>:

sending a request to the collection agency to collect on an unpaid debt;

<u>The collection agency</u> <s>determining whether to allocate a</s> reward<u>ing</u> to the <s>entity</s> <u>business</u> providing the unpaid debt, wherein the reward <u>given to the business from the collection agency</u> includes a non-monetary incentive <u>to forward more unpaid debt</u>;

<u>The collection agency</u> selectively performing one or more debt collection procedures to collect at least a portion of the unpaid debt <u>of the business</u>; and

selectively apportioning <u>between the business and the collection agency</u> the portion of the unpaid debt that has been collected.

2.   (previously presented) A method as recited in claim 1, wherein the step for determining whether to allocate the reward comprises the steps for:

determining eligibility for receipt of the reward; and

if eligibility exists, allocating the reward.

3.   (previously presented) A method as recited in claim 2, wherein eligibility occurs upon education and certification in at least one of:

(i)   one or more debt collection techniques; and

(ii)   one or more techniques to receive rewards for unpaid debts.

4.   (previously presented) A method as recited in claim 3, wherein a reward is provided upon certification.

5.   (previously presented) A method as recited in claim 3, wherein a computer device is employed to perform at least one of the steps for:

(i)   receiving the request, wherein the request is an electronic request; and

(ii)   providing the education.

6.   (previously presented) A method as recited in claim 3, wherein the reward includes credit for use in obtaining at least one of:

(i)   a good; and

(ii)   a service.

7.   (previously presented) A method as recited in claim 6, wherein the credit includes a frequent flyer mile.

8.   (previously presented) A method as recited in claim 1, wherein the step for selectively apportioning comprises the steps for:

identifying a debt owner's amount of the portion collected, wherein the debt owner's amount is the amount of the portion that is to be provided to a service provider to whom the unpaid debt is owed; and

identifying a collection entity's amount of the portion collected, wherein the collection entity's amount is to be provided to an entity that performed the debt collection procedures.

9.   (previously presented) A method as recited in claim 8, further comprising the steps for:

determining whether one or more letter-writing vouchers are desired; and

if the vouchers are desired, subtracting a payment for the vouchers from the debt owner's amount prior to providing the debt owner's amount to the service provider to whom the unpaid debt is owed.

10.   (previously presented) A method as recited in claim 9, wherein the vouchers include a book of vouchers that comprises a minimum number of vouchers required for purchase.

11.   (previously presented) A method for advancing the presentation of unpaid debts for collection, the method comprising the steps for:

sending a request to a collection agency to collect on an unpaid debt;

certifying an individual to receive a reward for providing at least one in a series of unpaid debts to a collection entity, wherein the reward includes one or more non-monetary incentives;

providing the reward to the certified individual upon providing the unpaid debt to the collection entity.

12.   (previously presented) The method as recited in claim 11, wherein the step for certifying comprises the step for providing education relating to at least one of:

(i)   debt collection; and

(ii)   an incentive program that includes the non-monetary incentives.

13-23. (cancelled)